

**BIMB *i*CASH MANAGEMENT FUND**

**THIRD QUARTER REPORT  
FOR THE FINANCIAL PERIOD FROM  
1 JANUARY 2017 TO 31 MARCH 2017**

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# 1.0 FUND KEY INFORMATION

## 1.1 Fund Name

BIMB *i* Cash Management Fund (“BiCMF”)

## 1.2 Fund Type

Income

## 1.3 Fund Category

Wholesale Islamic Money Market Fund

## 1.4 Fund Investment Objective

The Fund aims to provide investors with liquidity\* and regular income stream\*\*, whilst maintaining capital stability\*\*\* by investing primarily in short-term Shariah-compliant deposits and Islamic money market instruments.

### **Note:**

\*liquidity refers to T or T+1 whereby T is the Business Day where a request/application to redeem is received by the Manager before the cut-off time.

\*\* Income will be in the form of Units.

\*\*\* The Fund is not a capital guaranteed fund or a capital protected fund.

*Any material changes to the investment objective of the Fund would require Unitholders' approval.*

## 1.5 Investor Profile

The Fund is suitable for Qualified Investors who:

- have either a short-term investment horizon;
- want a portfolio of investments that adhere to Shariah principles;
- have low risk tolerance.

## 1.6 Distribution Policy and Mode of Distribution

The Fund will distribute income at least once a month, subject to availability of income.

## 1.7 Risk Factors

The specific risks of the Fund include:

### **Credit/ Default Risk**

Credit or default risk is a concern for sukuk investment. The risk arises when an issuer is unable to service any income payments or pay the principal amount upon maturity. In such cases, investors may suffer significant capital losses with respect to their capital invested and income foregone. This can be reduced by investing in sukuk carrying a minimum long term credit rating of AA3 by RAM or AA- by MARC or any equivalent credit rating by other credit rating agency or a minimum short term credit rating of P1 by RAM or MARC-1 by MARC or any equivalent credit rating by other credit rating agency.

### **Profit Rate Risk**

All investments in fixed income instruments are exposed to profit rate risk. Changes in the level of general interest rate\* will cause prices of fixed income instruments to change inversely. This risk can largely be eliminated by holding the instruments until maturity, thereby locking in price and yields. The decision whether to hold any instrument until maturity or otherwise is on a specific instrument basis and will depend on the actual and expected changes in profit/interest rates. Not all instruments will be held until maturity as the Fund must have sufficient liquid assets in the portfolio to meet redemption requests. The Fund also manages profit rate risk by considering each instrument's sensitivity to profit/ interest rate changes as measured by its duration. When profit rates are expected to increase, the Fund may invest to instruments with lower duration that are less sensitive to profit rate changes.

\* Note: Interest rate is a general economic indicator that will have an impact on the management of a fund regardless of whether it is an Islamic-based fund or otherwise. It does not in any way suggest that this Fund will invest in instruments, which are not Shariah-approved instruments. All investments carried out for this Fund are in accordance with requirements of the Shariah.

### **Liquidity Risk**

Liquidity risk is the risk that the security/instrument invested in could not be readily sold and converted into cash. This could occur when trading volume for the security/instrument is low and / or when there is a lack of demand for the security/instrument. Where applicable, the Fund will look into the historical volume transacted for the securities/instruments in question to mitigate liquidity risk. Thereafter, the appropriate asset allocation could be made for each security/instrument with regard to reducing liquidity to a comfortable level in relation to that security/instrument's risk return profile. Liquidity risk is managed by the Fund's credit selection and diversification policies.

### **Concentration Risk**

As the Fund is allowed to invest 100% of the assets in a single financial institution, the Fund's value and/or performance will be dependent on the performance and credit of a particular financial institution. The fund manager continuously monitors the risks of the financial institutions that the Fund invests in.

# 2.0 INVESTMENT POLICY AND STRATEGY

## 2.1 Asset Allocation

The Fund may invest:

- At least 90% of its NAV in short term Shariah-compliant deposits with financial institutions as well as Islamic money market instruments, all of which have a remaining maturity period of less than 365 days;
- Up to 10% of its NAV in other permitted instruments which have a remaining maturity period of more than 365 days but less than 732 days.

The asset allocation between the various investment assets referred to above and the decision to invest, sell or trade are based on the decision of the fund managers who adopt an active fund management approach.

## 2.2 Investment Policy and Strategy

The Fund seeks to achieve its objective by investing at least 90% of its NAV in short-term Shariah-compliant deposits with financial institutions as well as Islamic money market instruments, all of which have a remaining maturity period of less than 365 days.

Up to 10% of the Fund's NAV may be invested in other permitted instruments which have a remaining maturity period of more than 365 days but less than 732 days.

The investment policy is to invest in liquid and low risk short term investments with a high degree of capital stability. The Fund will also be actively managed to provide liquidity.

The Fund is not restricted to invest 100% of its assets in a single financial institution if, in the opinion of the fund manager, it would provide better returns for the Fund. When that happens, the Fund's value and/or performance will be dependent on the performance and credit of that particular financial institution.

## 2.3 Benchmark

The benchmark for the Fund is based on the 1-month Bank Islam Term Deposit-i (Tawarruq) rates.

The benchmark of 1-month General Investment Account (GIA) of Bank Islam Malaysia Berhad has been changed to 1-month Bank Islam Term Deposit-i (Tawarruq) rates effective 1 August 2016.

However, please note that the risk profile of the Fund is higher than the benchmark and as a result of the higher risk assumed, the expected returns of the Fund should be higher than the benchmark. Unitholders are advised that unlike a placement in a deposit, there is potential for losses.

***Note:** Investors are advised that the actual portfolio of the Fund at any given time may consist of a mix of Shariah-compliant deposits, Islamic money market instruments and Shariah-compliant debentures of varying tenure and credit rating, as disclosed in the Information Memorandum. Investors are to note that the risk profile of the Fund's portfolio may be higher than risk profile of the benchmark. Therefore, the Fund's return can be potentially higher than the benchmark commensurate with the risk profile of the underlying assets of the Fund.*

## 2.4 Policy on Rebates and Soft Commissions

The Manager or any delegate thereof shall not retain any rebate from, or otherwise share in any commission with, any broker in consideration for direct dealings in the investments of the Fund. Accordingly, any rebate or shared commission shall be directed to the account of the Fund concerned. However, the Manager or any delegate thereof may retain goods and services ("Soft Commissions") from any broker/dealer, only if the goods and services are of demonstrable benefit to the Unitholders such as research materials and advisory services which are incidental to the investment management activities of the Fund.

# 3.0 MANAGER'S REPORT

This Quarterly Report covers the financial period from 1 January 2017 to 31 March 2017.

## 3.1 Fund Performance Review

	As at 31 March 2017
Net Asset Value (RM)	104,862,308
Units In Circulation	104,648,541
Net Asset Value Per Unit (RM) <sup>(a)</sup>	1.0020
Highest Net Asset Value Per Unit (RM) <sup>(b)</sup>	1.0035
Lowest Net Asset Value Per Unit (RM) <sup>(b)</sup>	1.0002
Annualised Return (%) <sup>(c)</sup>	2.26%
Benchmark Return (%) <sup>(d)</sup>	2.30%

(a) Net Asset Value (NAV) per unit is after income distribution

(b) Highest and lowest NAV per unit are for the period under review

(c) Annualised Return for the financial period from 1 January 2017 to 31 March 2017

(d) After tax Annualised Benchmark Return for the financial period from 1 January 2017 to 31 March 2017

Note: Benchmark – 1 month Bank Islam Term Deposit-i (Tawarruq) rates

(Source: Bank Islam's website)

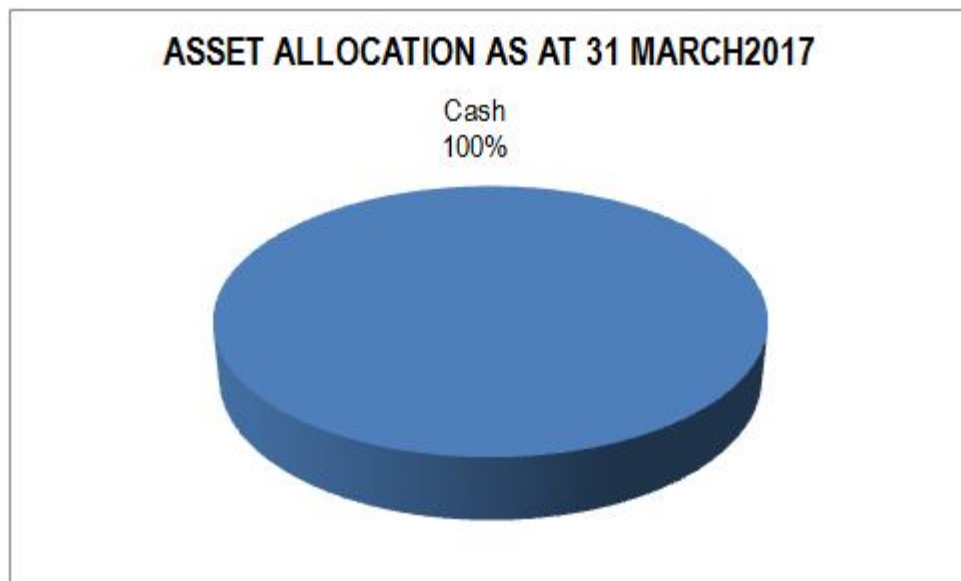
For the period under review, the Fund registered a return of 2.26%, underperformed its benchmark by 0.04% (based on the annualised return). The underperformance of the fund was due to the removal of tax exempt on Wholesale Money Market Fund by the Securities Commission effectively 1 January 2017. The Fund's return of 2.26% was entirely income distribution which is in line with the Fund's objective in providing the investors a regular stream of income. The Fund paid out its income distribution amounting RM595,320. Its Net Asset Value (NAV) per unit stood at RM1.0020 after the income distribution. As at 31 March 2017, the NAV of the Fund was at RM104,862,308 and the total units in circulation of the Fund stood at 104,648,541 units. There were no unit splits declared for the period under review. There were no significant changes in the state of affairs of the Fund and no circumstances that materially affected the interest of the Unit Holders for the financial period ended 31 March 2017.

Calculation of Annualised Returns:-

Annualised Returns =  $(1 + x\%)^4$

x = 3 months return

### 3.2 Asset Allocation



ASSET ALLOCATION	31 March 2017 (%)
Cash	100.00
Total	100.00



### 3.3 Monthly Distribution

Monthly Distribution for the Financial Period from January 2017 to March 2017			
Distribution per Unit			
Date	Gross (%)	Net (%)	Total Amount (RM)
31 January 2017	0.19	0.19	417,720
28 February 2017	0.17	0.17	177,600
31 March 2017	-	-	-
<b>Total</b>	<b>0.36</b>	<b>0.36</b>	<b>595,320</b>

### 3.4 Impact on NAV Arising from Distribution

As at 31 March 2017	Before	After
Net Asset Value Per Unit (RM)	1.0020	1.0020
Net Asset Value (RM)	104,862,308	104,862,308
Units In Circulation	104,648,541	104,648,541

### 3.5 Breakdown of Unit Holding by Size

Size of Holding	Number of Unitholders	Number of Units Held	As at 31 March 2017 (%)
Below 5,000	0	0.00	0.00
5,001 to 10,000	0	0.00	0.00
10,001 to 50,000	0	0.00	0.00
50,001 - 500,000	0	0.00	0.00
500,001 and above*	1	104,648,541.41	100.00
<b>Total</b>	<b>1</b>	<b>104,648,541.41</b>	<b>100.00</b>

Past performance is not necessarily indicative of future performance and unit prices and investment returns may go down as well as up.

# 4.0 ECONOMIC AND MARKET REVIEW

## i) Economy

### Global

- United States (US) Gross Domestic Product (GDP) grew at an annualized rate of 1.9% in the fourth quarter of 2016. During the period, consumer spending rose faster than anticipated while business investment was lower.
- US annual inflation rate increased to 2.5 % in January 2017 from 1.5% in September 2016 as higher energy prices results in steady gains in fuel and transportation cost.
- US unemployment rate in February 2017 fell to 4.7% from 4.9% in September 2016 as the US economy continues the pace of robust hiring.
- Euro zone economy grew by 0.4% in the fourth quarter of 2016 as GDP growth picked up in France, Germany, Belgium and Latvia. The positive contribution to GDP came mainly from household consumption expenditure, gross fixed capital formation, changes in business inventories and government spending.
- Euro zone annual inflation rose to 2.0% in February 2017 from 0.4% in September 2016 as rising cost of energy continued to lift the prices of food, alcohol and tobacco for the quarter.
- Euro zone unemployment rate declined to 9.8% in January 2017 from 10.0% in August 2016. The lowest unemployment rates were recorded in Czech Republic and Germany while the highest were in Greece and Spain.
- China's GDP growth was 6.8% in the fourth quarter 2016. China's GDP for 2016 dwindled to 6.7% on an annual basis, the slowest growth rate in 25 years.

*(Source: Bloomberg, Eurostats, RHB Investment Bank and Maybank Investment Bank)*

### Local

- Malaysia's real GDP growth was 4.5% in the fourth quarter of 2016, supported by the manufacturing and services sector. However, for 2016, the GDP grew at a slower pace of 4.2% compared with the 5% expansion in 2015.
- Malaysia's annual inflation rate rose to 3.5% in January 2017 from 1.5% in September 2016 driven by higher prices of food, housing, utilities and transport costs.

- Bank Negara Malaysia decided to maintain the Overnight Policy Rate (OPR) at 3.00% at the Monetary Policy Committee (MPC) meeting on 19 January 2017. The monetary policy will remain accommodative and supportive to the domestic economy as heightened risks in the global economic and financial environment persist.
- Bank Negara Malaysia's (BNM) international reserves remains steady at USD95.0 billion (equivalent to RM426.3 billion) as at 28 February 2017. The reserves position is sufficient to finance 8.5 months of retained imports and is 1.1 times the short-term external debt.

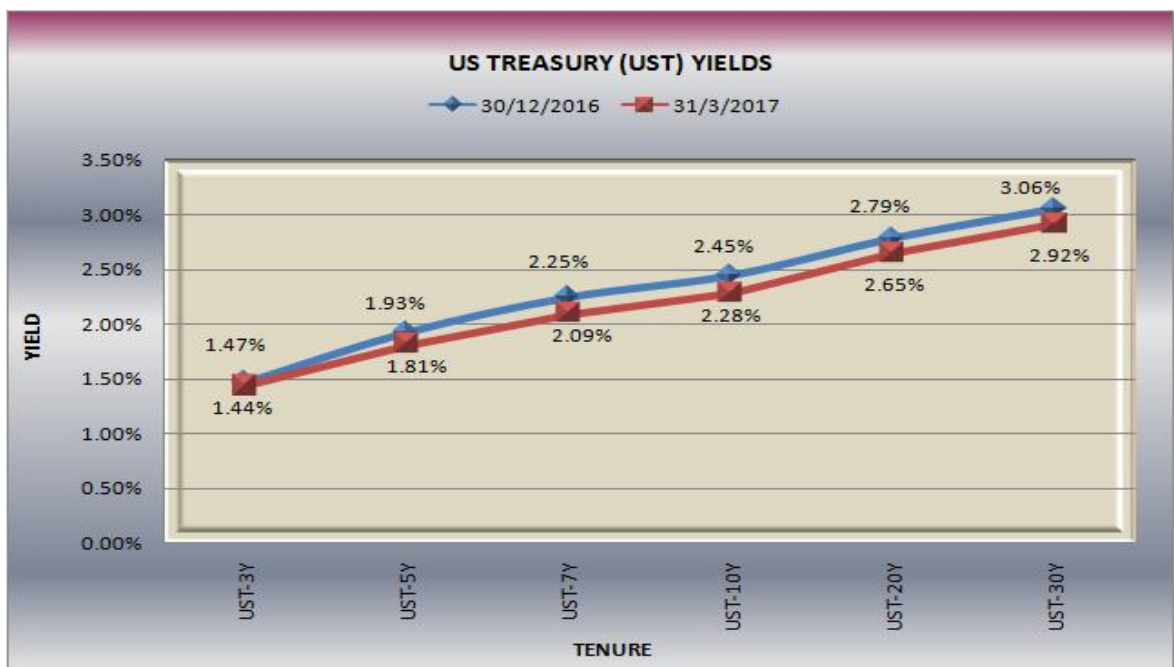
(Source: Bloomberg, Department of Statistics Malaysia and Bank Negara Malaysia)

## ii) Bond Market and Money Market Review

### Global

- UST and Gilt yields shifted lower but European sovereign yields, both core and peripheral, generally rose by about 15-45 bps in 1Q17. A notable trend is that yields had mostly retreated lower since the US Fed raised Federal Fund Rate (FFR) on 15 March 2017, with the 10y UST yield down 18 bps from a high of 2.60% which was also aided by the setback of Trump to repeal Obamacare.

Figure 1: US Treasury Yields



Source: US Treasury Department, 31 March 2017

## Local

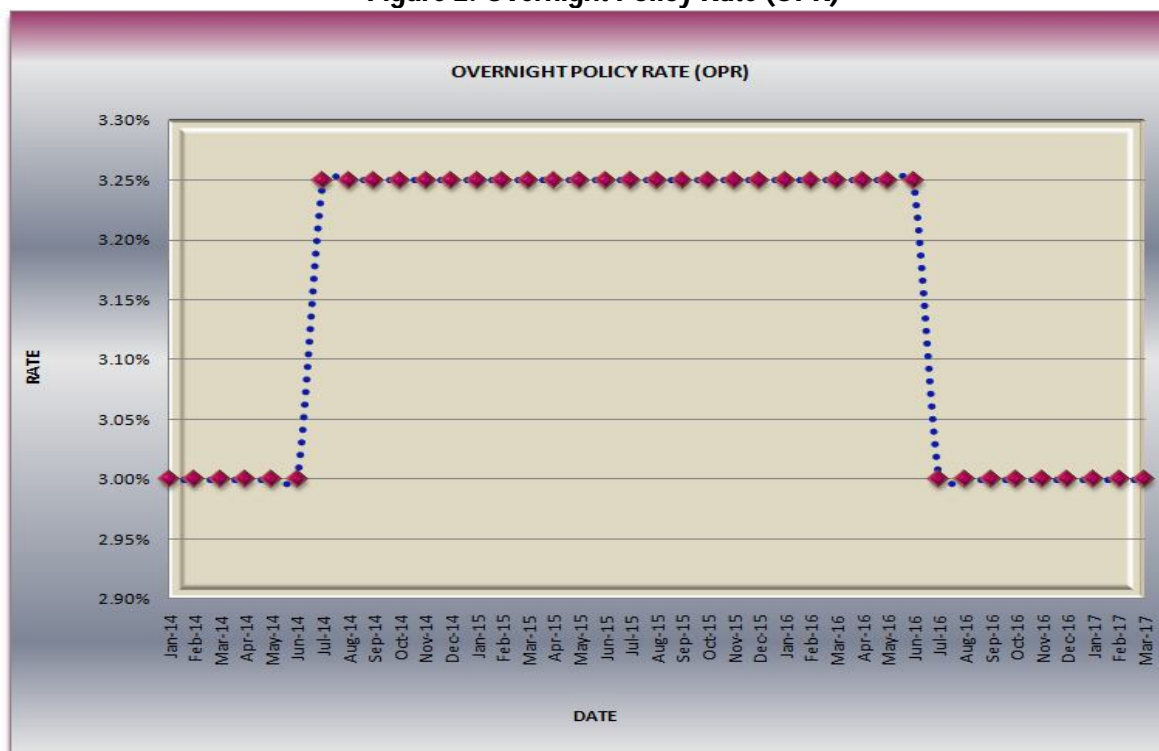
- Overall in 1Q17 despite continued foreign outflows, local government bonds were generally well supported on the back of domestic demand as evident in healthy bid/cover in auctions and a marginal flattening of the MGS curve. During the period under review, 10y MGS yield rallied close to the 4.00% area but then softened back which was primarily weighed down by the abundance supply in high-grade bonds when the bond market sentiment remains lukewarm, leaning the balance of supply-demand to the less favourable end.

**Table 1: Sukuk/ Islamic Bond Yields**

Tenor/Date	31 March 2017 (%)	30 December 2016 (%)	Change (bps)
<b>3 Year Bonds</b>			
GII	3.75	3.66	9.0
AAA Corporate	4.19	4.26	(7.0)
<b>5 Year Bonds</b>			
GII	3.97	3.80	17.0
AAA Corporate	4.32	4.44	(12.0)
<b>7 Year Bonds</b>			
GII	4.10	4.10	0.0
AAA Corporate	4.46	4.54	(8.0)
<b>10 Year Bonds</b>			
GII	4.13	4.37	(24.0)
AAA Corporate	4.66	4.68	(2.0)

Source: Bond Pricing Agency Malaysia (BPAM), 31 March 2017

**Figure 2: Overnight Policy Rate (OPR)**



Source: Bank Negara Malaysia, 31 March 2017

# 5.0 MARKET OUTLOOK AND STRATEGY

- Looking forward, changes in OPR will depend on economic data on growth and inflation. The money market deposit rates are expected to remain stable at current levels over the medium-term.
- The strategy is to invest in money market investments to maximise profit rate by extending the tenure of investment while providing liquidity and regular income for investors.

# 6.0 FINANCIAL STATEMENTS

## 6.1 Unaudited Statement of Financial Position as at 31 March 2017

	Note	31.3.2017 (unaudited) RM	30.6.2016 (audited) RM
<b>Assets</b>			
Islamic debt securities	1	-	1,500,075
Short term investments	2	-	100,351,069
Other receivables		-	728,525
Cash and cash equivalents	3	105,228,633	166,162
<b>Total assets</b>		<u>105,228,633</u>	<u>102,745,831</u>
<b>Liabilities</b>			
Other payables		66,774	77,317
Tax		299,551	-
<b>Total liabilities</b>		<u>366,325</u>	<u>77,317</u>
<b>Net Asset Value</b>		<u>104,862,308</u>	<u>102,668,514</u>
<b>Unitholders' fund</b>			
Unitholders' capital	6	104,647,203	102,668,443
Retained profits		215,105	71
<b>Net asset value attributable to unitholders</b>		<u>104,862,308</u>	<u>102,668,514</u>
<b>Number of units in circulation</b>	6	<u>104,648,541</u>	<u>102,668,443</u>
<b>Net asset value per unit</b>			
- Ex distribution (sen)		<u>100.2</u>	<u>100</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

**6.2 Unaudited Statement of Profit or Loss and Other Comprehensive Income for the financial period from 1 January 2017 to 31 March 2017**

	Note	1.1.2017 to 31.3.2017 RM	1.1.2016 to 31.3.2016 RM
<b>Income</b>			
Income from short term investments		1,324,555	1,010,377
Income from Islamic debt securities		-	15,407
Hibah from Al-Wadiah account		96	58
Net unrealised loss from financial instruments at fair value through profit or loss		-	(148)
		1,324,651	1,025,694
Less: Amortisation of premium		-	(287)
<b>Gross income</b>		1,324,651	1,025,407
<b>Expenses</b>			
Manager's fee	4	189,172	125,985
Trustee's fee	5	7,567	5,039
Audit fee		5,780	3,858
Tax agent's fee		(338)	1,608
Administrative expenses		15,165	8,206
		217,346	144,696
<b>Net income before taxation</b>		1,107,305	880,711
Tax expense		299,551	-
<b>Net income after taxation</b>		807,754	880,711
<b>Other comprehensive income for the period</b>		-	-
<b>Total comprehensive income for the period</b>		807,754	880,711
Total comprehensive income for the period consist of:			
Realised amount		807,754	880,859
Unrealised amount		-	(148)
		807,754	822,711

*The accompanying notes to the financial statements form an integral part of the unaudited financial statements.*

**6.3 Unaudited Statement of Changes in Net Asset Value for the financial period from 1 January 2017 to 31 March 2017**

	Note	Unitholders' capital RM	Retained profits RM	Total RM
<b>At 31 December 2015/ 1 January 2016</b>		100,900,564	1,206	100,901,770
<i>Movement in unitholders' contribution or distribution</i>				
Creation of units via cash		-	-	-
Reinvestment of distributions		880,859	-	880,859
Cancellation of unit via cash		-	-	-
Distributions	7	-	(880,859)	(880,859)
Total attributable to unitholders		880,859	(880,859)	-
Total comprehensive income for the period		-	880,711	880,711
<b>As at 31 March 2016</b>		101,781,423	1,058	101,782,481
<b>At 31 December 2016/ 1 January 2017</b>		220,035,782	2,671	220,038,453
<i>Movement in unitholders' contribution or distribution</i>				
Creation of units via cash		-	-	-
Reinvestment of distributions		595,320	-	595,320
Cancellation of unit via cash		(115,983,899)	-	(115,983,899)
Distributions	7	-	(595,320)	(595,320)
Total attributable to unitholders		(115,388,579)	(595,320)	(115,983,899)
Total comprehensive income for the period		-	807,754	807,754
<b>As at 31 March 2017</b>		104,647,203	215,105	104,862,308

*The accompanying notes to the financial statements form an integral part of the unaudited financial statements.*



**6.4 Unaudited Statement of Cash Flows for the financial period from 1 January 2017 to 31 March 2017**

	<b>1.1.2017 to 31.3.2017 RM</b>	<b>1.1.2016 to 31.3.2016 RM</b>
<b>Cash flows from operating activities</b>		
Maturity/(Purchase) of short term investments	209,042,275	(831,552)
Income from Islamic debt securities and short term investments	1,984,968	1,149,105
Hibah from Al-Wadiah account	96	-
Management fee paid	(210,377)	(123,150)
Trustee fee paid	(8,415)	(4,926)
Tax agent fee paid	(3,000)	(4,000)
Payment for administrative expenses	(13,488)	(9,876)
<b>Net cash generated from operating activities</b>	<u>210,792,059</u>	<u>175,601</u>
<b>Cash flows from financing activities</b>		
Cash receipt for creation of units	-	-
Cash payment for cancellation of units	(115,983,899)	-
<b>Net cash used in financing activities</b>	<u>(115,983,899)</u>	<u>-</u>
<b>Net increase in cash and cash equivalents</b>	94,808,160	175,601
Cash and cash equivalents at beginning of the financial period	10,420,473	54,327
<b>Cash and cash equivalents at end of the financial period</b>	<u>105,228,633</u>	<u>229,928</u>
<b>Cash and cash equivalents comprise:</b>		
Cash at bank	<u>105,228,633</u>	<u>229,928</u>
	<u>105,228,633</u>	<u>229,928</u>

*The accompanying notes to the financial statements form an integral part of the unaudited financial statements.*

## 6.5 UNAUDITED NOTES TO THE FINANCIAL STATEMENTS

### 1. Islamic Debt Securities

There is no holding of Islamic debt securities for the Fund as at 31 March 2017.

As at 30 June 2016 Issuer	Maturity date	Rating*	Cost RM	Fair value RM	Percentage of value of funds at 30.6.2016 %
Kapar Energy Ventures Sdn. Bhd.	05.07.2016	AA+IS	1,500,004	1,500,075	1.46

\* Rating by Malaysian Rating Corporation Berhad

### 2. Short term investments

	As at 31.3.2017 RM	As at 30.6.2016 RM
Short term investments with maturity more than 30 days:		
Commodity Murabahah	-	10,232,210
Term Deposits-i Tawarruq *	-	90,118,859
	-	100,351,069

\* Term Deposits-i Tawarruq is placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

### 3. Cash and cash equivalents

	As at 31.3.2017 RM	As at 30.6.2016 RM
Short term placements with maturity less than 30 days:		
Cash at bank*	105,228,633	166,162

\* Cash at bank is placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

#### 4. Manager's fee

The manager's fee payable to the Manager of the Fund is based on 0.50% (31.3.2016: 0.50%) per annum of the net asset value of the Fund calculated on a daily basis.

#### 5. Trustee's fee

The trustee's fee payable to the trustee of the Fund is based on 0.02% (31.3.2016: 0.02%) per annum, subject to a minimum of RM12,000 (31.3.2016: RM12,000) per annum of the net asset value of the Fund calculated on a daily basis.

#### 6. Unitholders' capital

	1.1.2017 to 31.3.2017		1.7.2015 to 30.6.2016	
	No. of units	RM	No. of units	RM
At beginning of the period/year	219,852,378	220,035,782	1,339,300	1,339,300
Creation during the period/year	594,784	595,320	102,672,586	102,672,586
Cancellation during the period/year	(115,798,621)	(115,983,899)	(1,343,443)	(1,343,443)
At end of period/year	104,648,541	104,647,203	102,668,443	102,668,443

#### 7. Distributions

	1.1.2017 to 31.3.2017 RM	1.1.2016 to 31.3.2016 RM
Distributions to unitholders is from the following sources:		
Income from Islamic debt securities	-	15,407
Income from short term investments	1,324,555	1,010,377
Hibah from Al-Wadiah account	96	58
	<u>1,324,651</u>	<u>1,025,842</u>
<i>Less:</i>		
Expenses	(217,346)	(144,696)
Amortisation of premium	-	(287)
Tax expenses	(299,551)	-
Undistributed income	(212,434)	-
<b>Net distribution</b>	<u>595,320</u>	<u>880,859</u>

# 7.0 CORPORATE DIRECTORY

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## Manager

BIMB Investment Management Berhad

### Registered Office

Level 32, Menara Bank Islam, No. 22, Jalan Perak  
50450, Kuala Lumpur

### Business Office

Level 19, Menara Bank Islam, No. 22, Jalan Perak  
50450, Kuala Lumpur

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## Board of Directors

Khairul Kamarudin (Chairman - Non-Executive Non Independent Director)  
Dato' Ghazali Awang (Non-Executive Independent Director)  
Datuk Noripah Kamso (Non-Executive Independent Director)  
Dr. Mohd Hatta Dagap (Non-Executive Independent Director)  
Malkiat Singh @ Malkit Singh Maan (Non-Executive Non Independent Director)  
Najmuddin Mohd Lutfi (Chief Executive Officer)

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## Shariah Committee

Ustaz Dr. Ahmad Shahbari @ Sobri Salamon  
Ustaz Dr. Yusof Ramli  
Ustazah Dr. Asmak Ab. Rahman

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## Investment Committee

Khairul Muzamel Perera Abdullah (Chairman – Non Independent Member)  
Datuk Noripah Kamso (Independent Member)  
Darawati Hussain (Independent Member)

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## Audit Committee

Dato' Ghazali Awang (Chairman - Independent Member)  
Dr. Mohd Hatta Dagap (Independent Member)  
Malkiat Singh @ Malkit Singh Maan (Non Independent Member)

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## Company Secretaries

Aidil Haznul Zulkifli (MACS 01638)  
Level 32, Menara Bank Islam, No.22 Jalan Perak,  
50450 Kuala Lumpur

Norhidayati Mohamat Salim (MIA 27364)  
Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur

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## Key Management

Najmuddin Mohd Lutfi (Chief Executive Officer)  
Badrol Ahmad Fathan (Head of Investment)  
Azman Ali (Head of Compliance)  
Noor Rose Mona Aziz (Head of Finance and Operations)

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**Principal Banker****Bank Islam Malaysia Berhad**

Ground Floor, Menara Bank Islam  
No. 22, Jalan Perak  
50450 Kuala Lumpur

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**Trustee****AmanahRaya Trustees Berhad (766894-T)**

3<sup>rd</sup> Floor, Wisma AmanahRaya II  
No. 21, Jalan Melaka  
50100 Kuala Lumpur

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**Federation of Investment  
Managers Malaysia (FIMM)**

19-06-1, 6th Floor, Wisma Tune  
No.19, Lorong Dungun  
Damansara Heights  
50490 Kuala Lumpur

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**Distributors**

Bank Islam Malaysia Berhad Branches  
IFast Capital Sdn Bhd  
Phillip Mutual Berhad  
Johor Bharu Agency Office  
Bank Simpanan Nasional  
Registered Unit Trust Consultant with BIMB Investment Management  
Berhad

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**Toll Free Number: 1-800-88-1196**

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